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MICHELLE M. WILSON, CLERK U.S. BANKRUPTCY COURT WESTERN DIST, OF MICHIGAN Certificate Number: 14912-MIW-DE-033517813

Bankruptcy Case Number: 19-03843

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 7, 2019, at 2:46 o'clock PM EDT, Patrick Walker completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Michigan.

Date: October 7, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor